

## § 231.1

## 32 CFR Ch. I (7–1–99 Edition)

AUTHORITY: 10 U.S.C. 136.

SOURCE: 54 FR 33513, Aug. 15, 1989, unless otherwise noted.

### § 231.1 Purpose.

This part:

(a) Reissues DoD Directive 1000.11<sup>1</sup> (32 CFR part 231) and updates policies and responsibilities for financial institutions that serve DoD personnel on DoD installations worldwide. Associated procedures are contained in DoD Instruction 1000.10<sup>2</sup> (32 CFR part 231a) and DoD Instruction 1000.12<sup>3</sup> (32 CFR part 230).

(b) Ensures that arrangements for the provision of services by financial institutions are consistent among DoD Components, and that financial institutions operating on DoD installations provide, and are provided, support consistent with the policies stated herein.

### § 231.2 Applicability.

This part applies to the Office of the Secretary of Defense (OSD), the Military Departments, the Joint Chiefs of Staff (JCS), the Joint Staff and the supporting Joint Agencies, the Unified and Specified Commands, the Inspector General of the Department of Defense (IG, DoD), the Uniformed Services University of the Health Sciences (USUHS), the Defense Agencies, and the DoD Field Activities (hereafter referred to collectively as “DoD Components”).

### § 231.3 Definitions.

*Automated Teller Machine (ATM).* An electronic machine that dispenses cash, and may perform such other functions as funds transfers among a customer's various accounts and acceptance of deposits. Equipment generally is activated by a plastic card in combination with a personal identification number (PIN). Shared access refers to ATMs that may be used by cardholders of more than one financial institution.

*Bank and/or Credit Union Liaison Officer.* A commissioned officer or DoD ci-

vilian employee of equivalent grade appointed by an installation (military community) commander to work with officials of the servicing financial institution and its clients. A noncommissioned officer may be appointed if he or she is the senior financial management official at the installation.

*Banking Facility.* A banking office located on a DoD installation and operated by a financial institution that the Treasury Department has specifically authorized, under its designation as a “depository and financial agent of the U.S. Government,” to provide certain banking services at the installation. Such offices may be either self-sustaining or nonself-sustaining. Also known as a military (or community) banking facility.

*Banking Institution.* The organization that is chartered to operate a banking office on a DoD installation. For purposes of this Directive and DoD Instructions 1000.10 and 1000.12, the term also includes savings associations as defined herein.

*Banking Office.* A banking facility, branch bank, or independent bank operated by a banking institution on a DoD installation. Also includes savings associations and their branches operated on a DoD installation.

*Branch Bank.* A separate unit chartered to operate at an on-base location geographically remote from its parent banking institution.

*Credit Union.* A cooperative nonprofit association, incorporated under the Federal Credit Union Act, 12 U.S.C. 1751 et seq., or similar State statute, for the purposes of encouraging thrift among its members and creating a source of credit at a fair and reasonable rate of interest.

*Credit Union Branch.* A subsidiary office of an existing full-service credit union.

*Credit Union Facility.* A facility employing a communications system with the parent credit union to conduct business at remote locations where a full-service credit union or credit union branch is impractical. Credit union facilities need not provide cash transaction services, but must disburse loans and shares via check or draft and provide competent financial counseling during normal working hours.

<sup>1</sup>Copies may be obtained, if needed, from the U.S. Naval Publications and Forms Center, Attn: Code 1053, 5801 Tabor Avenue, Philadelphia, PA 19120

<sup>2</sup>See footnote 1 to § 231.1

<sup>3</sup>See footnote 1 to § 231.1